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Date of Deposit: July 26, 2006

Attorney Docket No. 07473-033

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman
Serial No.: 09/781,132
Filing Date: February 9, 2001
For: SYSTEM AND METHOD FOR SIMULTANEOUS MULTIPLE
DEATH LIFE INSURANCE

Examiner: Vivek D. Koppikar
Art Unit: 3626

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED JANUARY 26, 2006

Sir:

Responsive to the Examiner's Office Action of January 26, 2006, Applicant provides this response to the issues raised therein.